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WWR # 04143 003

N T E UNITED STATES BANKRUPTCY COUR WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Joshua Chad Stivason) Bankruptcy No. 23-20863 CMB
Deidra Korean Stivason)
Debtors,) Chapter 7
Citizens Bank, N.A.)
Movant,	Related to Doc. No. 27
v.)
Joshua Chad Stivason, Debtor	<i>)</i>)
Deidra Korean Stivason, Debtor) ENTERED BY DEFAULT
Charles O. Zebley, Jr., Trustee	
Respondents,	,)

ORDER ON MOTION FOR RELIEF FROM AUTOMATIC STAY AND ABANDONMEN AND WAIVER OF 14-DAY STAY UNDER FED. BANKR. RULE 4001(a)(3)

This cause came on for hearing this <u>30th</u> day of <u>April</u>, 2024, in said District, upon the Motion of Citizens Bank, N.A. for Relief from Automatic Stay. Upon statements of counsel, the evidence and law:

This Court FINDS that Citizens Bank, N.A., Movant herein, is a creditor of the estate by virtue of a certain Retail Installment Sale Contract with the Debtors, secured by a 2017 Kia Sedona, VIN: KNDMA5C11H6272565; that the Movant has not been adequately protected; that the Debtors may have little or no equity in the property and that said collateral is of inconsequential value to the estate; and that the Movant is entitled to the relief prayed for in accordance with the terms set forth herein.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that Citizens Bank, N.A. be and is hereby granted relief from the Automatic Stay and Abandonment to take the necessary steps to repossess and liquidate its collateral referenced herein.

Honorable Carlota M. Böhm United States Bankruptcy Judge

FILED 4/30/24 12:38 pm CLERK U.S. BANKRUPTCY COURT - WDPA

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-20863-CMB

Joshua Chad Stivason Chapter 7

Deidra Korean Stivason

Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Apr 30, 2024 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2024:

Recipi ID Recipient Name and Address

db/jdb + Joshua Chad Stivason, Deidra Korean Stivason, 1893 State Route 66, Ford City, PA 16226-4127

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2024 at the address(es) listed below:

Name Email Address

Charles O. Zebley, Jr.

 $COZ@Zeblaw.com\ PA 67@ecfcbis.com; Lyndie@Zeblaw.com$

Charles O. Zebley, Jr.

 $on \ behalf \ of \ Trustee \ Charles \ O. \ Zebley \ \ Jr. \ COZ@Zeblaw.com, PA 67@ecfcbis.com; Lyndie @Zeblaw.com, PA 67.000 \ A 1000 \ A 10000 \ A 10000 \ A 1000 \ A 1000 \ A 10000 \ A 10000 \ A 10000 \ A 10000 \ A$

Corey J. Sacca

on behalf of Debtor Joshua Chad Stivason csacca@bononilaw.com

coreys acca@gmail.com; bankruptcy@bononilaw.com; bononiecfmail@gmail.com; r39887@notify.best case.com; 3230706420@filiaw.com; r39887@notify.best case.com; r398

ngs.docketbird.com

Corey J. Sacca

on behalf of Joint Debtor Deidra Korean Stivason csacca@bononilaw.com

coreys acca@gmail.com; bankrupt cy@bononilaw.com; bononiecfmail@gmail.com; r39887@notify.best case.com; 3230706420@filingstransparent control of the contr

ngs.docketbird.com

Denise Carlon

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Date Rcvd: Apr 30, 2024 Form ID: pdf900 Total Noticed: 1

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmllawgroup.com

Garry Alan Masterson

on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com, gmasterson@weltman.com

Mario J. Hanyon

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER wbecf@brockandscott.com

mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 8